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or grantor of the mortgage or deed of trust being foreclosed.

Date: November 13, 1981

STANDARD FEDERAL SAVINGS AND LOAN
ASSOCIATION

By: Janet R. Gregory

Janet R. Gregory

Its: Assistant Vice President

Assistant Vice President

481 North Frederick Avenue
Gaithersburg, Maryland 20877

ACKNOWLEDGEMENT

STATE OF MARYLAND

COUNTY OF Montgomery

Before me, Notary Public in and for the jurisdiction aforesaid, personally appeared this date, Janet R. Gregory personally well known (or satisfactorily proven) to me to be the Assistant Vice President of Standard Federal Savings and Loan Association, who, being first duly sworn, did acknowledge that he/she executed said Instrument as the free act for the uses and purposes therein contained.

WITNESS my hand and official seal this 13th day of November, 19 81.

Susan M. Berger
Susan M. Berger Notary Public

My Commission expires the 1st day of July, 198 2.

(NOTARIAL SEAL)

Re: Nelson T. Gretsinger & Melinda I. Walinsley
Loan Number: #50-027871